

**IN THE CLAIMS**

For the convenience of the Examiner, all pending claims of the present Application are shown below whether or not an amendment has been made.

Please amend the claims as follows.

**1.-14. (Canceled)**

15. **(Withdrawn)** The method of claim 14, further comprising allowing the spouse to receive a spousal Social Security benefit when the primary beneficiary reaches a full retirement age.

16. **(Withdrawn)** The method of claim 14, further comprising allowing the spouse to receive a spousal Social Security benefit when the spouse and the primary beneficiary reaches a full retirement age.

17. **(Withdrawn)** The method of claim 13, further comprising:  
allowing the spouse to receive the spouse's own Social Security income when the spouse reaches a full retirement age;  
deferring Social Security income for the primary beneficiary from when the primary beneficiary retires until a delayed receipt age;  
providing income from the bridge product form when the primary beneficiary retires until the delayed receipt age; and  
exhausting income from the bridge product and allowing the primary beneficiary to receive deferred Social Security income from when the primary beneficiary reaches the delayed receipt age.

18. **(Withdrawn)** The method of claim 17, further comprising allowing the spouse to receive a spousal Social Security benefit when the primary beneficiary reaches a full retirement age.

**19.-28. (Canceled)**

15. **(Withdrawn)** The method of claim 14, further comprising allowing the spouse to receive a spousal Social Security benefit when the primary beneficiary reaches a full retirement age.

16. **(Withdrawn)** The method of claim 14, further comprising allowing the spouse to receive a spousal Social Security benefit when the spouse and the primary beneficiary reaches a full retirement age.

17. **(Withdrawn)** The method of claim 13, further comprising:  
allowing the spouse to receive the spouse's own Social Security income when the spouse reaches a full retirement age;

deferring Social Security income for the primary beneficiary from when the primary beneficiary retires until a delayed receipt age;

providing income from the bridge product form when the primary beneficiary retires until the delayed receipt age; and

exhausting income from the bridge product and allowing the primary beneficiary to receive deferred Social Security income from when the primary beneficiary reaches the delayed receipt age.

18. **(Withdrawn)** The method of claim 17, further comprising allowing the spouse to receive a spousal Social Security benefit when the primary beneficiary reaches a full retirement age.

19.-28. **(Canceled)**

29. **(Withdrawn)** A method for maximizing retirement income for a married client comprising:

providing the client with a bridge product providing income from a primary beneficiary's retirement date until a delayed Social Security receipt age;

allowing the spouse to collect the spouse's own Social Security income from when the spouse retires;

deferring Social Security income for the primary beneficiary from when the primary beneficiary retires until the delayed Social Security receipt age;

providing income from the bridge product from when the primary beneficiary retires until the delayed Social Security receipt age; and

exhausting income from the bridge product and allowing the primary beneficiary to receive deferred Social Security income when the primary beneficiary reaches the delayed Social Security receipt age.

30. **(Withdrawn)** The method of claim 29, further comprising allowing the spouse to collect a spousal Social Security benefit when the primary beneficiary reaches a full retirement age.

31. **(Withdrawn)** The method of claim 29, further comprising allowing the spouse to collect a spousal Social Security benefit when the spouse and the primary beneficiary reaches a full retirement age.

32. **(Withdrawn)** The method of claim 29, further comprising providing income from the bridge product prior to the primary beneficiary's retirement.

33. **(Withdrawn)** A method for maximizing retirement income for a married client comprising:

providing the client with a bridge product providing income from a primary beneficiary's retirement date until a delayed Social Security receipt age;

allowing the spouse to collect the spouse's own Social Security income from when the spouse reaches a full retirement age;

deferring Social Security income for the primary beneficiary from when the primary beneficiary retires until a delayed receipt age;

providing income from the bridge product from when the primary beneficiary retires until the delayed receipt age; and

exhausting income from the bridge product and allowing the primary beneficiary to receive deferred Social Security income when the primary beneficiary reaches the delayed receipt age.

34. **(Withdrawn)** The method of claim 33, further comprising allowing the spouse to receive a spousal Social Security benefit when the primary beneficiary reaches a full retirement age.

35. **(Withdrawn)** The method of claim 33, further comprising providing income from the bridge product prior to the primary beneficiary's retirement.

36. - 47. **(Canceled)**

48. **(Withdrawn)** A financial planning system for calculating income streams for a married client, comprising:

one or more computer systems; and

a financial planning application embodied on a computer readable medium and operable, when executed by the one or more computer systems, to:

receive information about the married client;

calculate a projected retirement income for the married client in a bridge scenario, the projected retirement income in the bridge scenario including income from a bridge annuity beginning at an expected retirement age and ending at a deferred social security age and income from deferred Social Security beginning at the deferred social security age;

calculate a projected retirement income for the married client using an alternative funding approach; and

compare the calculated projected retirement income for the married client in the bridge scenario to the projected retirement income for the married client using the alternative funding approach.

49. **(Withdrawn)** The financial planning system of Claim 38, wherein:

the married client comprises a primary beneficiary and a spouse; and

the bridge scenario includes:

income from a primary bridge annuity beginning at an expected retirement age for the primary beneficiary and ending at a deferred Social Security age for the primary beneficiary;

income from deferred Social Security for the primary beneficiary beginning at the deferred Social Security age for the primary beneficiary;

income from a spousal bridge annuity beginning at an expected retirement age for the spouse and ending at a deferred Social Security age for the spouse; and

income from deferred Social Security for the spouse beginning at the deferred Social Security age for the spouse.

50. **(Currently Amended)** A non-transitory tangible computer-readable ~~computer-readable~~ storage medium encoded with computer-readable instructions for calculating income streams for a husband and wife that, when executed by one or more computer systems, performs steps comprising:

receiving information about the husband, including the husband's age or birthdate;

receiving information about the wife, including the wife's age or birthdate;

calculating a projected retirement income for the husband and the wife in a bridge scenario, the projected retirement income in the bridge scenario including an estimate of yearly inflation-adjusted after-tax income from:

    a bridge annuity for the husband beginning at an expected retirement age for the husband and ending at a deferred Social Security age for the husband;

    deferred Social Security for the husband beginning at the deferred Social Security age for the husband;

    a bridge annuity for the wife beginning at an expected retirement age for the wife and ending at a deferred Social Security age for the wife; and

    deferred Social Security for the wife beginning at the deferred Social Security age for the wife;

calculating a projected retirement income for the husband and the wife using an alternative funding approach; and

comparing the calculated projected retirement income for the husband and the wife in the bridge scenario to the projected retirement income for the husband and the wife using the alternative funding approach.